

FIG. 1

20—Financial Institution

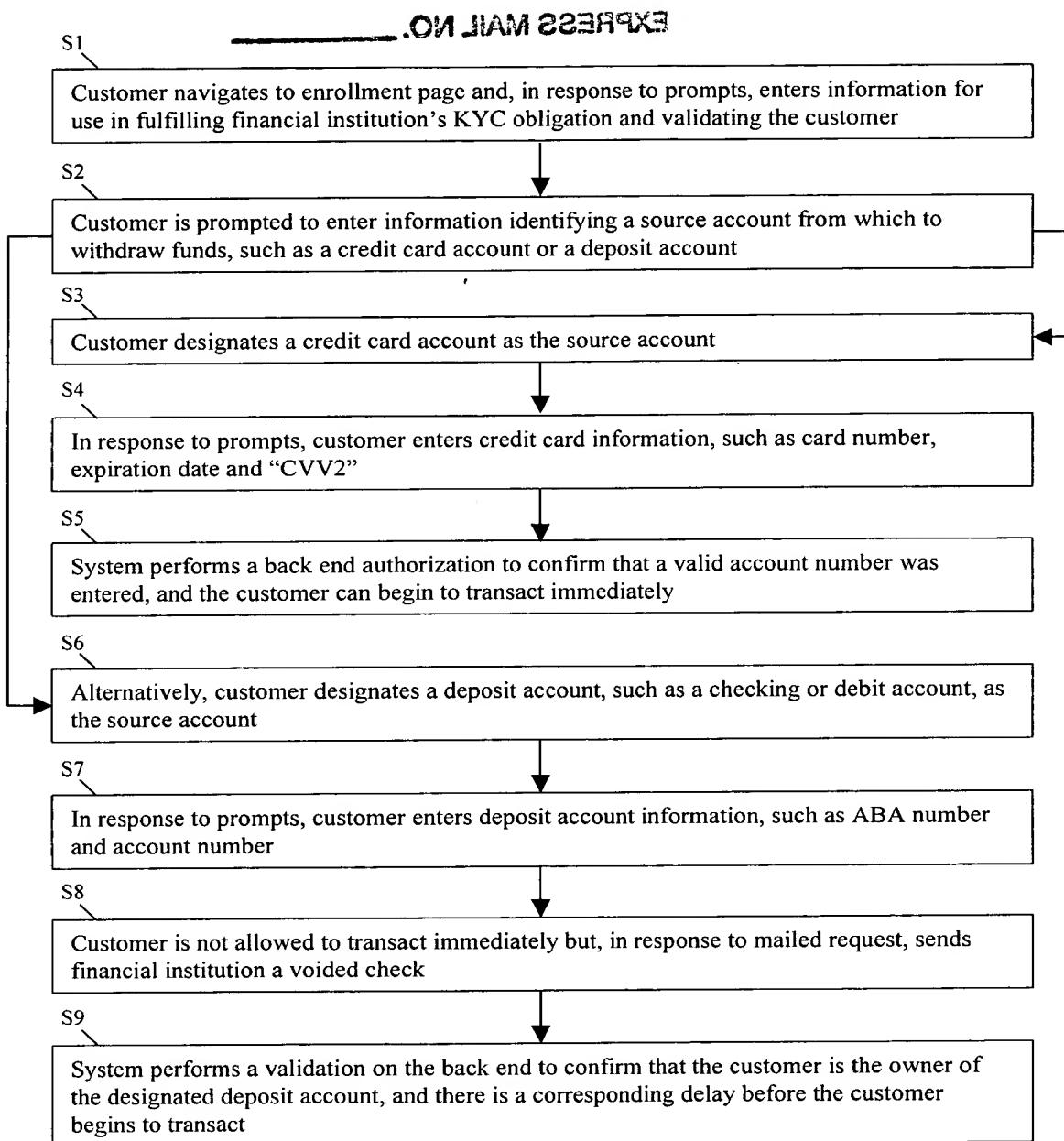


FIG. 2

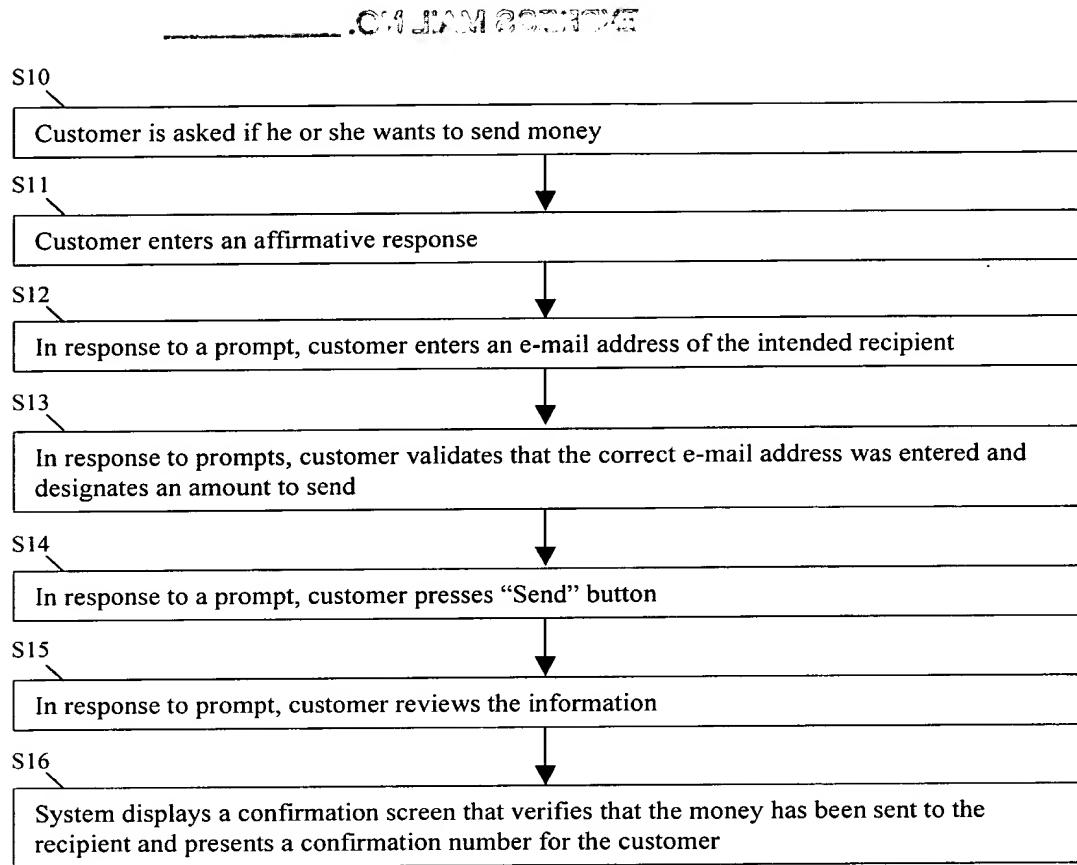


FIG. 3

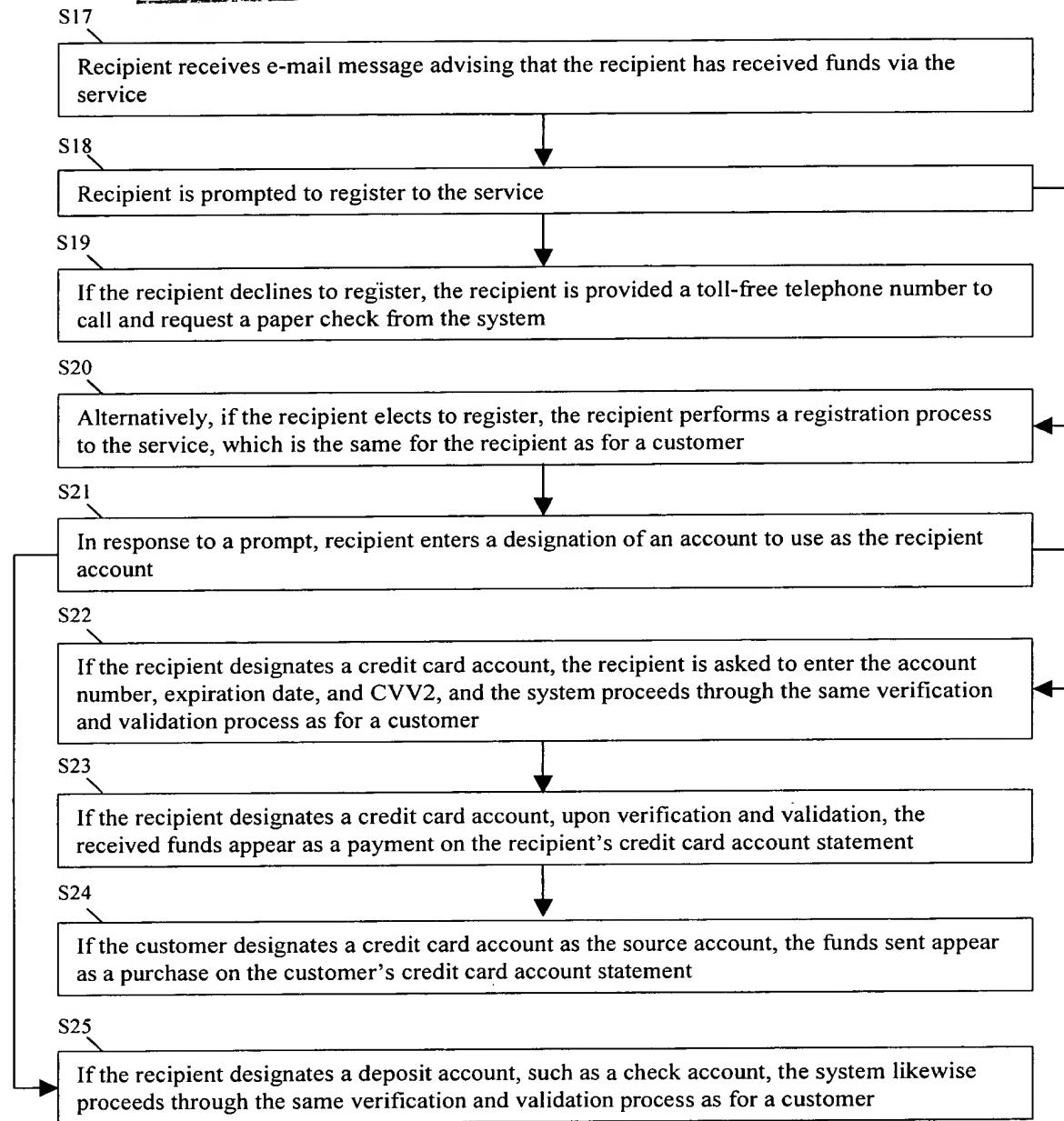


FIG. 4

40 ALLOW FUNDS TO ACCUMULATE IN TRANSACTION ACCOUNT

42 USE FUNDS IN TRANSACTION ACCOUNT TO SHOP ONLINE VIA CORRESPONDING 16 DIGIT CREDIT CARD NUMBER

44 USE FUNDS IN TRANSACTION ACCOUNT TO SHOP AT BRICKS AND MORTAR STORE VIA CORRESPONDING DEBIT CARD

46 USE CORRESPONDING DEBIT CARD AT ATM TO WITHDRAW FUNDS IN CASH FROM TRANSACTION ACCOUNT

48 USE FUNDS IN TRANSACTION ACCOUNT TO MAKE A PAYMENT TO RECIPIENT'S CREDIT CARD BILL

50 USE FUNDS IN TRANSACTION ACCOUNT TO MAKE A BILL PAYMENT

42 USE FUNDS IN TRANSACTION ACCOUNT TO MAKE AN INTERNATIONAL PAYMENT

FIG. 5

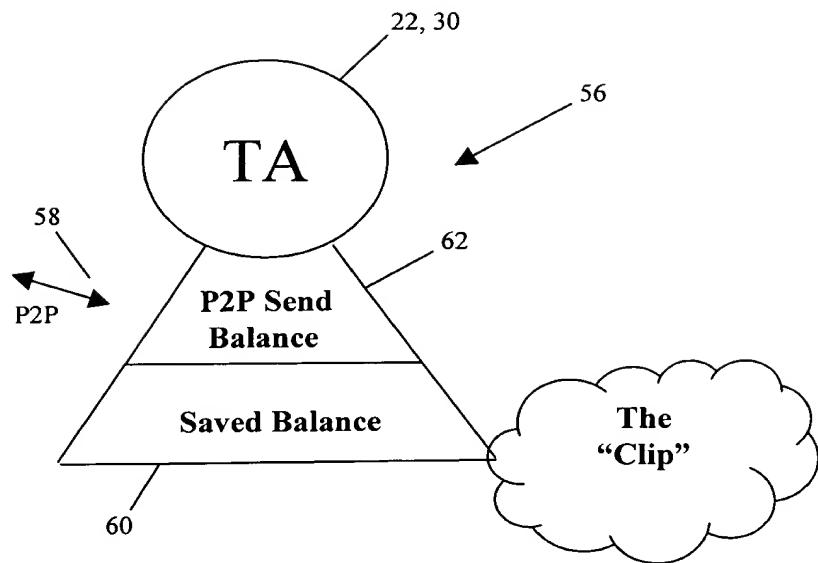


FIG. 6

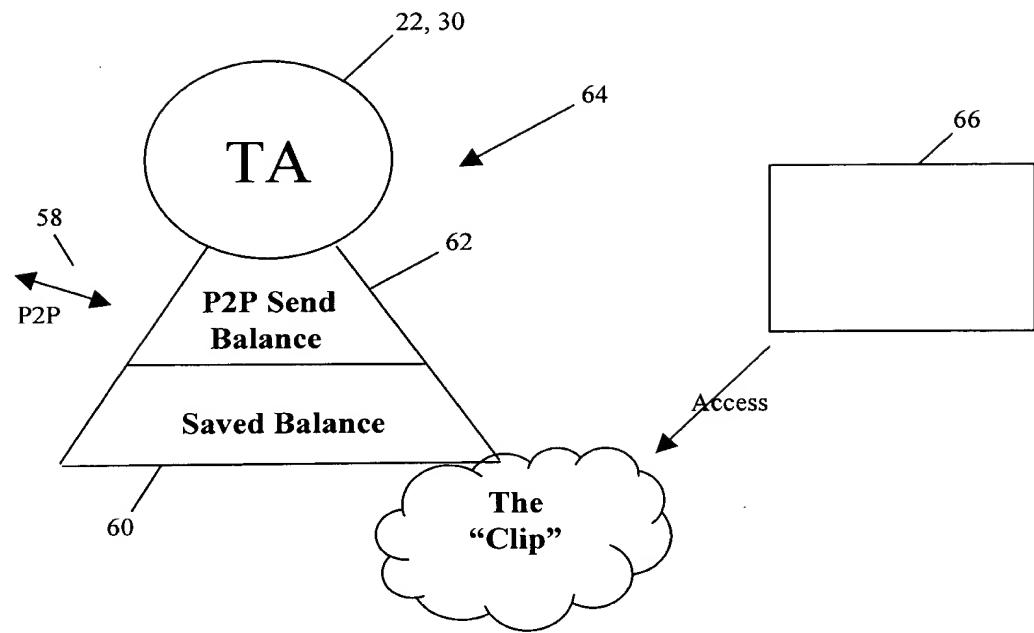


FIG. 7

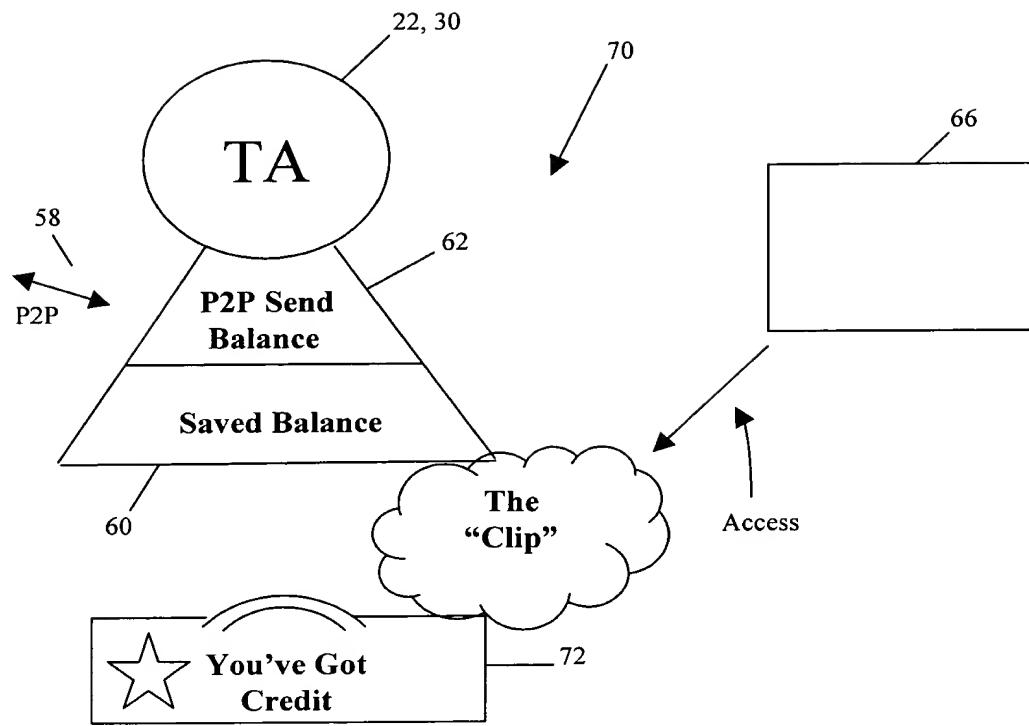


FIG. 8

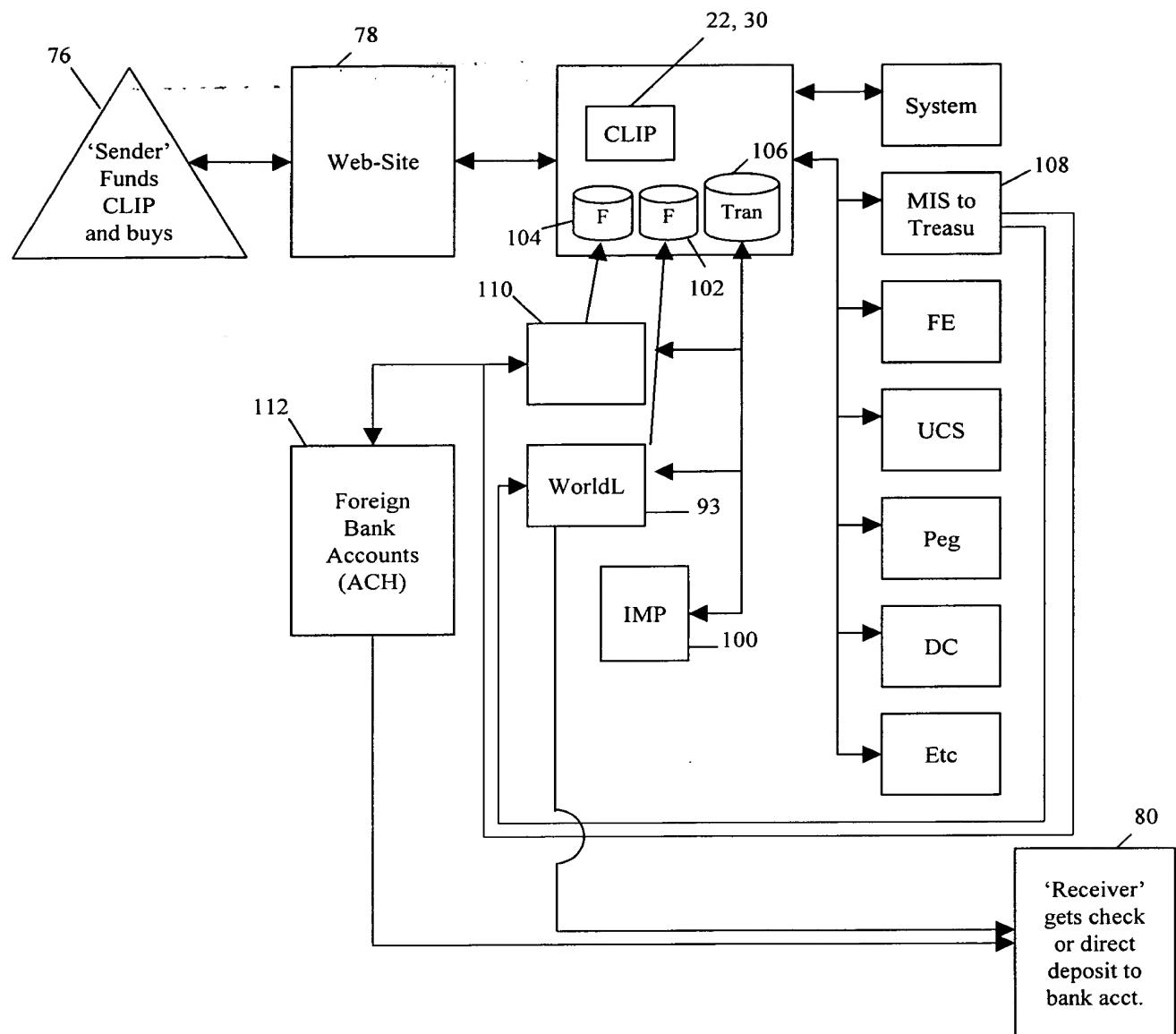


FIG. 9

84

| International Check | | <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> | |
|--------------------------|--------------------|---|---|
| From Account# | XXXXXXX2344 | Amount in Foreign Currency | 12378.78 |
| From Account Nickname | Joe's Chase | Exchange Rate | 8.2563 |
| 86 To Name | Josef LeDoux | Check Number | 10758 |
| 88—To Address 1 | 12 Rue de la Paris | Status | Cashed |
| To Address 2 | Paris | Transaction Time | 08:52:15 |
| 90 To Address 3 | France | Funds Available Date | 12/10/00 |
| Phone Number | 98-2-123-1545 | Status Change Date | 12/10/00 |
| 92 Currency | Francs | Messages | |
| | | <input type="button" value="Cancel"/> | <input type="button" value="Copy Request"/> |
| | | <input type="button" value="Close"/> | |

FIG. 10

| International Wire Details | |
|--|----------------|
| From Account# | XXXXXXX2344 |
| From Account Nickname | Joe's Chase |
| To Name | Josef LeDoux |
| Bank Routing Number | 123456789 |
| Bank Account Number | 9876543 |
| Bank Address 1 | Bank of France |
| Bank Address 2 | Paris, France |
| Swift Code | abc123 |
| Messages | |
| <input type="button" value="Close"/> | |
| <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> | |

FIG. 11

| International iACH Details | |
|--------------------------------------|------------------|
| From Account# | XXXXXXXXXXXX2344 |
| From Account Nickname | Joe's Chase |
| To Name | Josef LeDoux |
| Bank Routing Number | 123456789 |
| Bank Account Number | 9876543 |
| Bank Address 1 | Bank of France |
| Bank Address 2 | Paris, France |
| Currency | Francs |
| Amount in Foreign Currency | 12378.78 |
| Exchange Rate | 1.2569 |
| Status | Sent |
| Transaction Time | 08:52:15 |
| Funds Available Date | 12/10/00 |
| Status Change Date | 12/10/00 |
| Messages | |
| <input type="button" value="Close"/> | |

FIG. 12

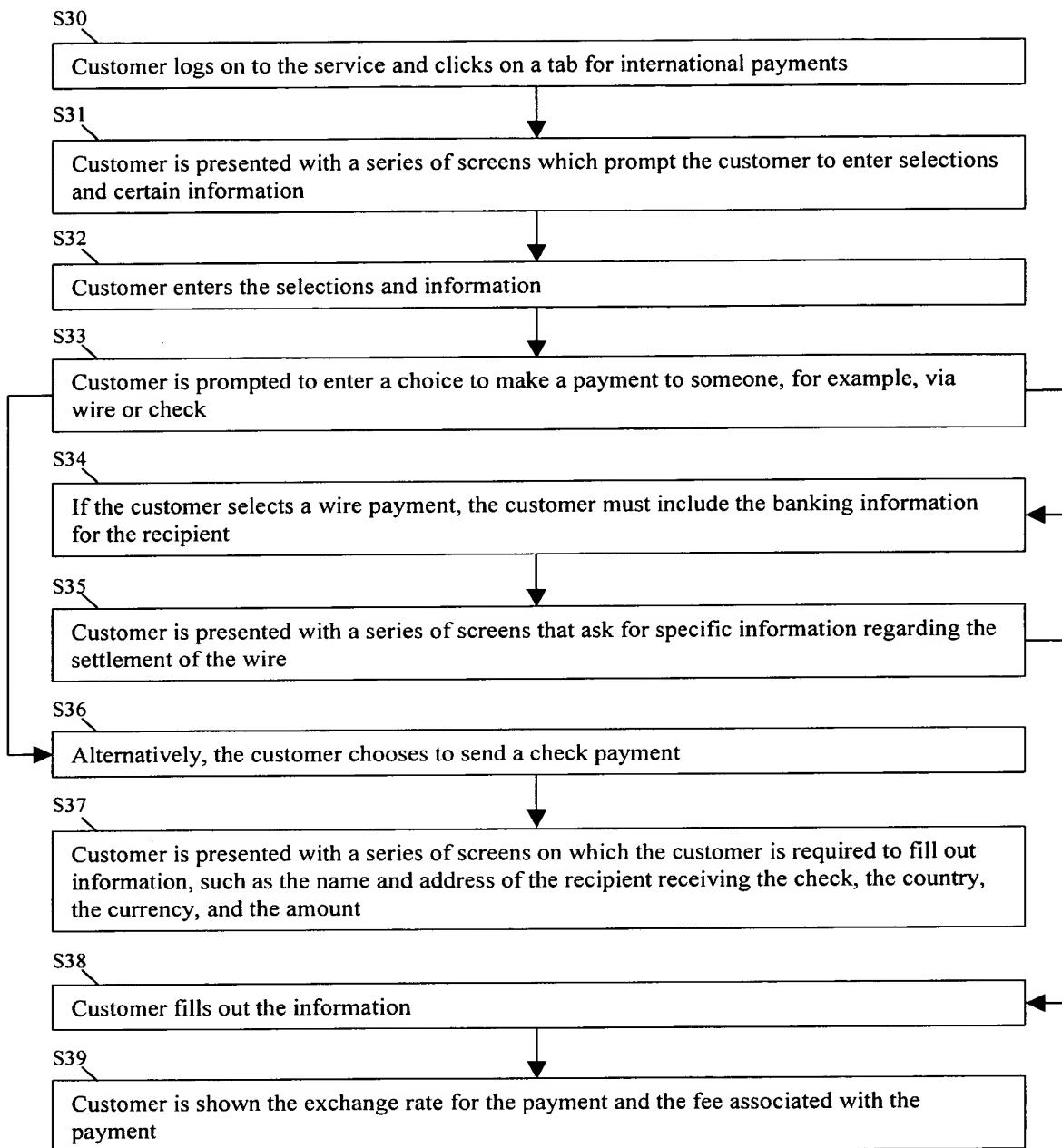
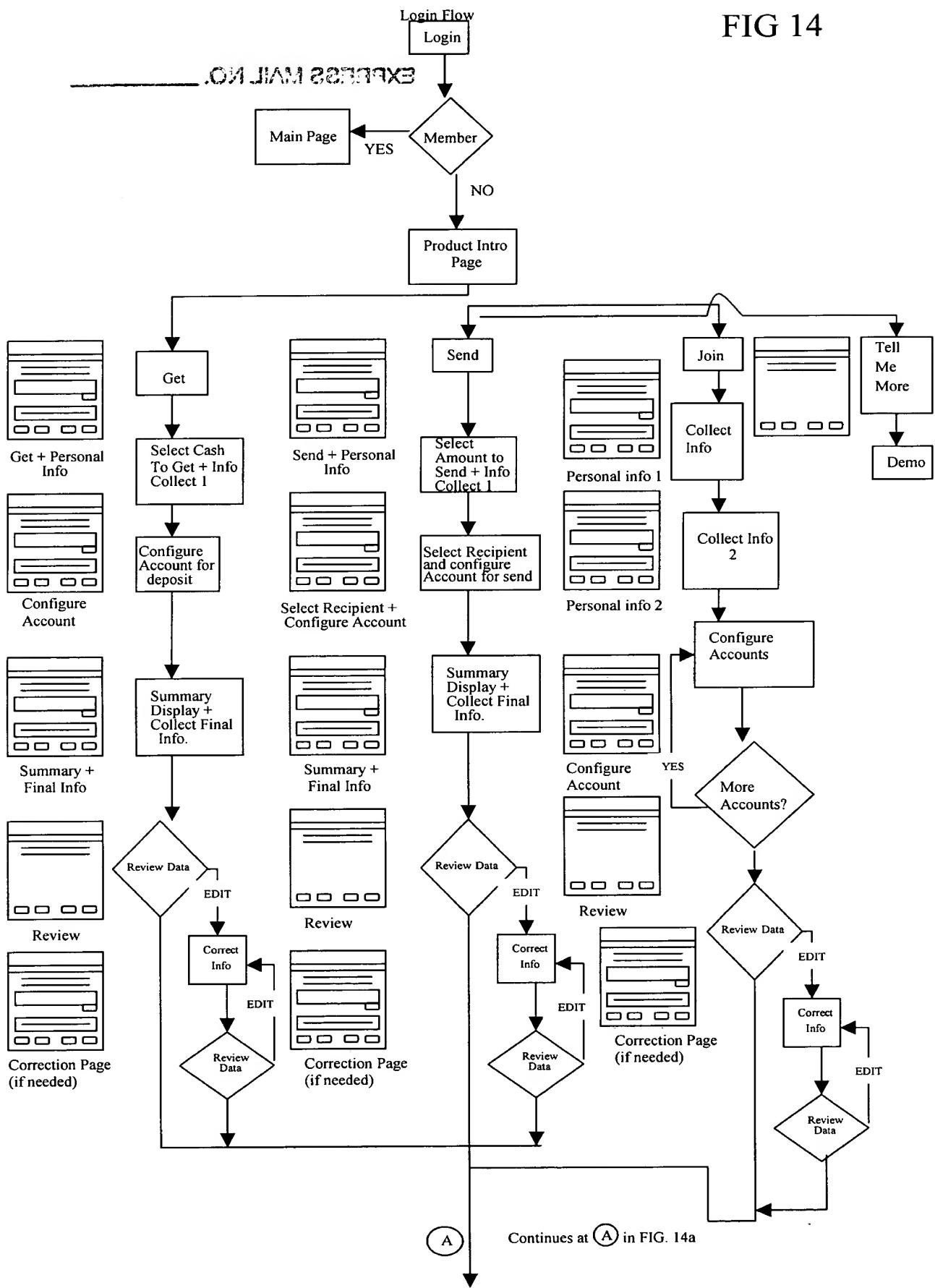


FIG. 13

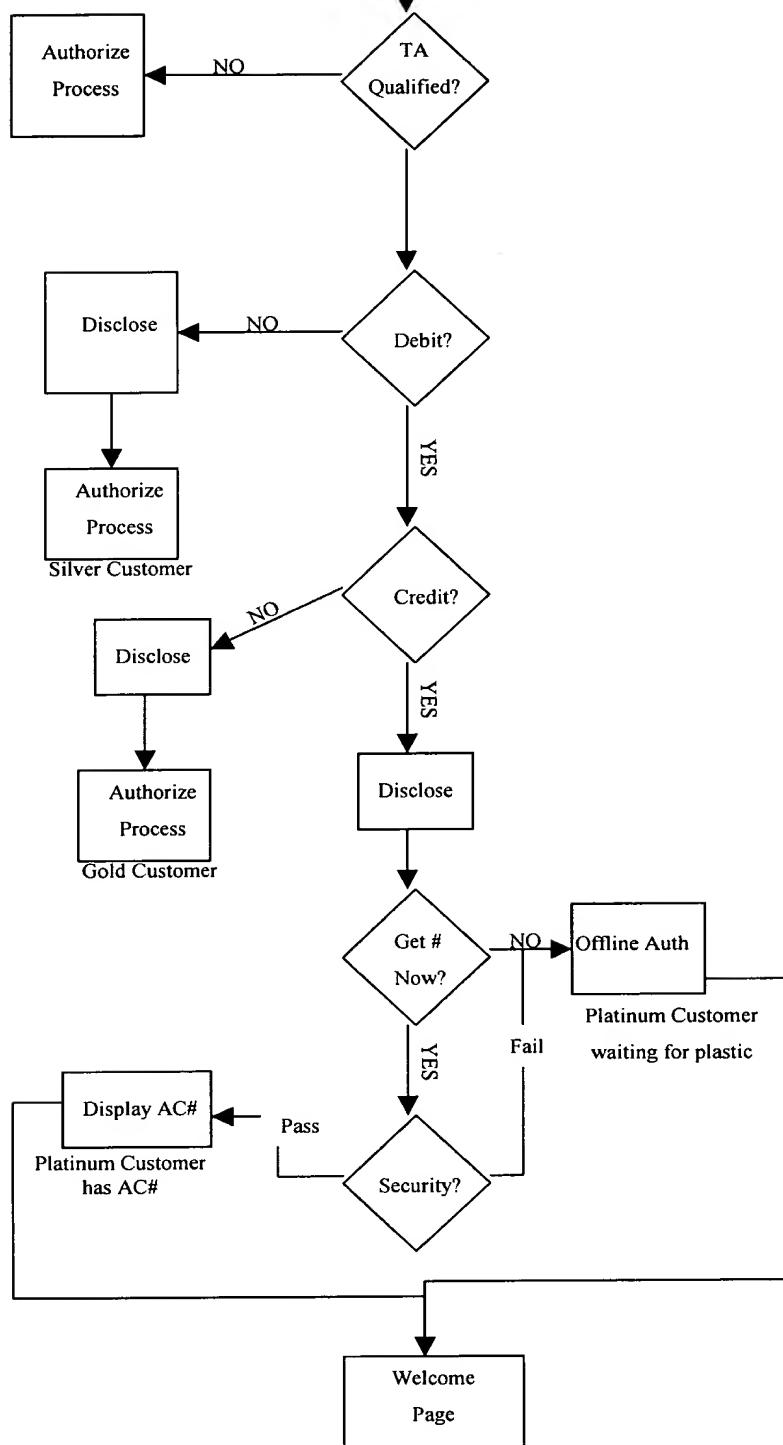
Project Suburban Stealth Enroll Process

FIG 14



Continue from A in Fig. 14

FIG 14a



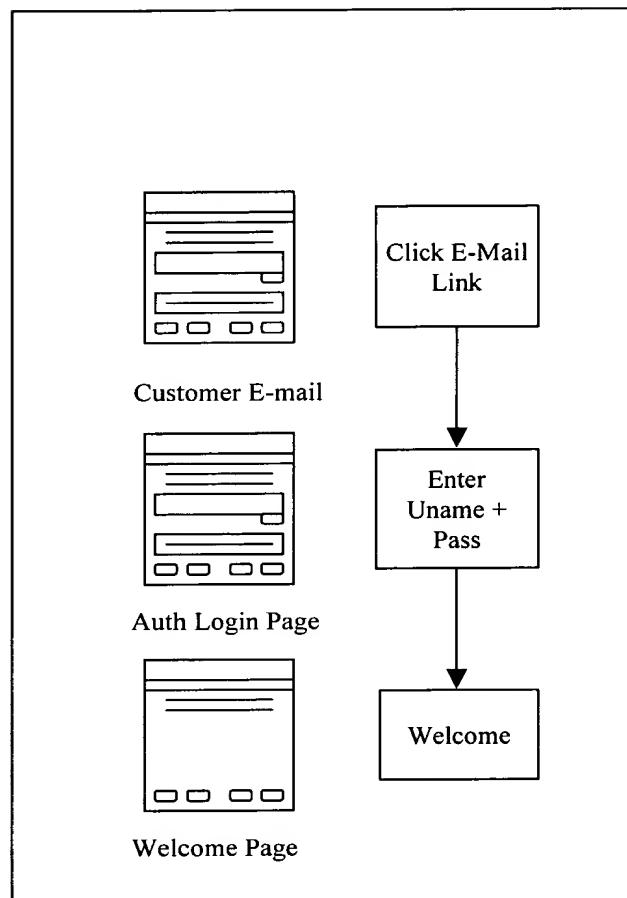


FIG. 15

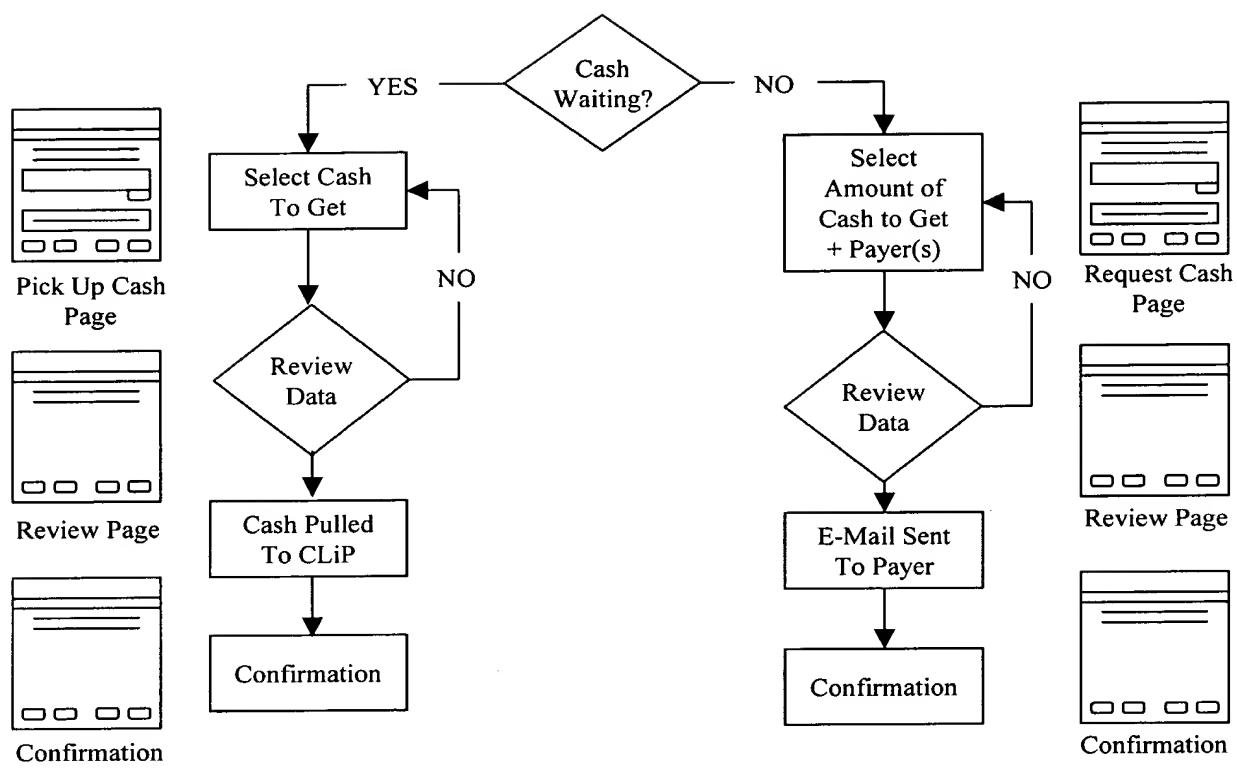


FIG. 16

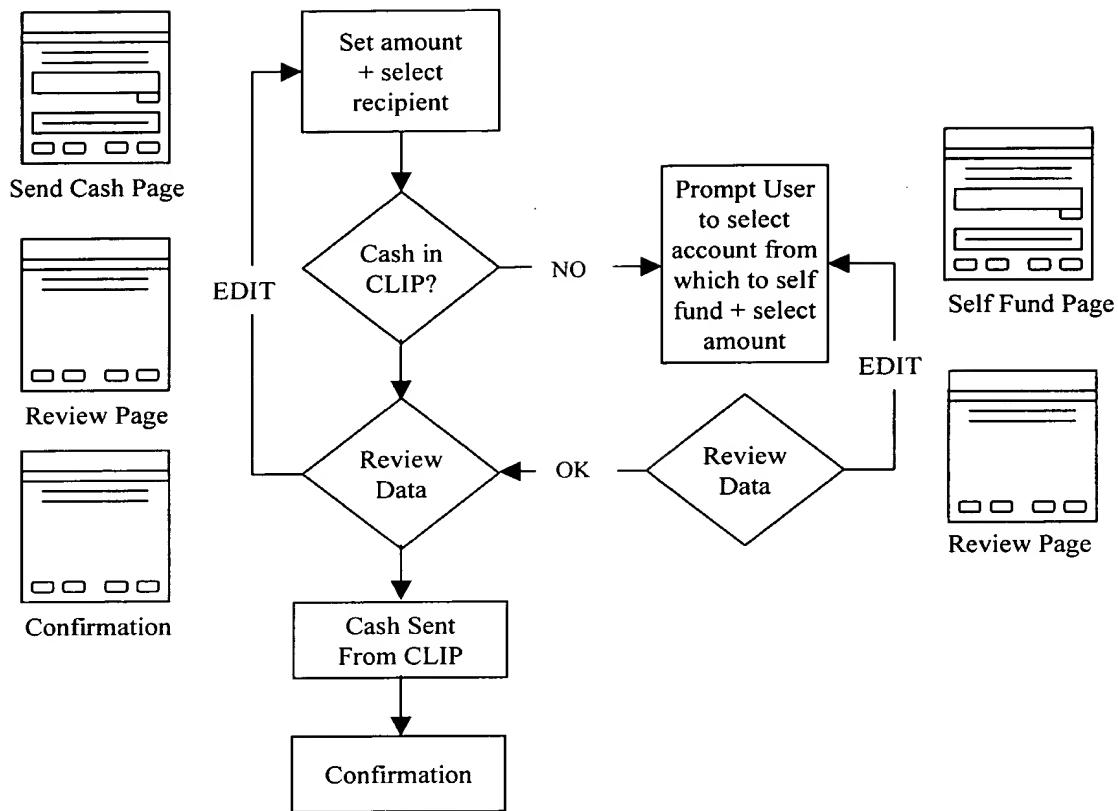
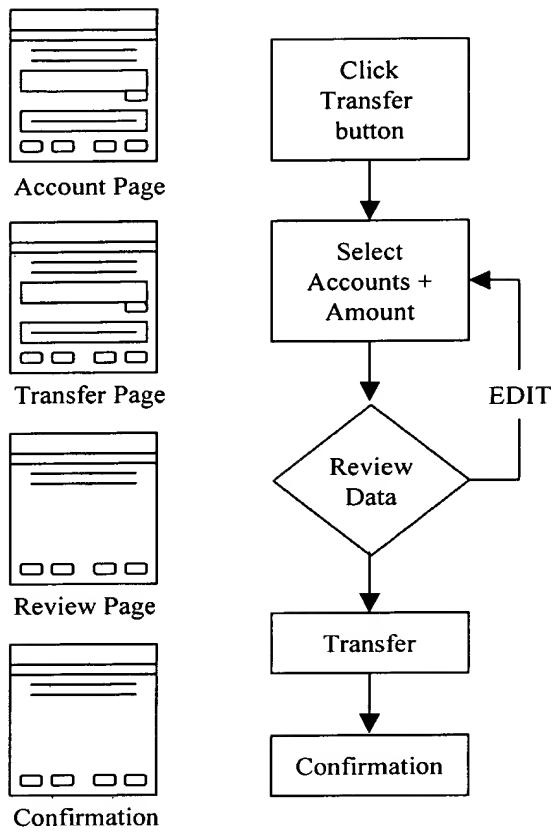
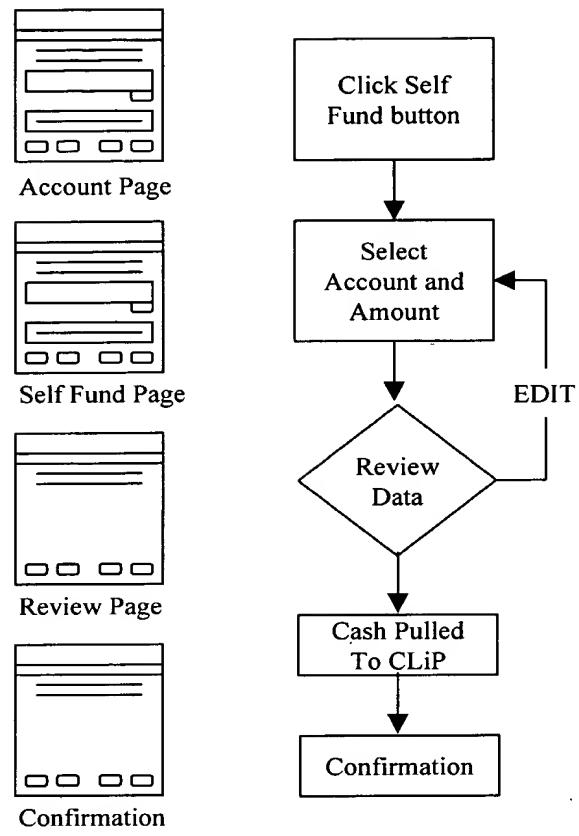


FIG. 17

**FIG. 18****FIG. 19**

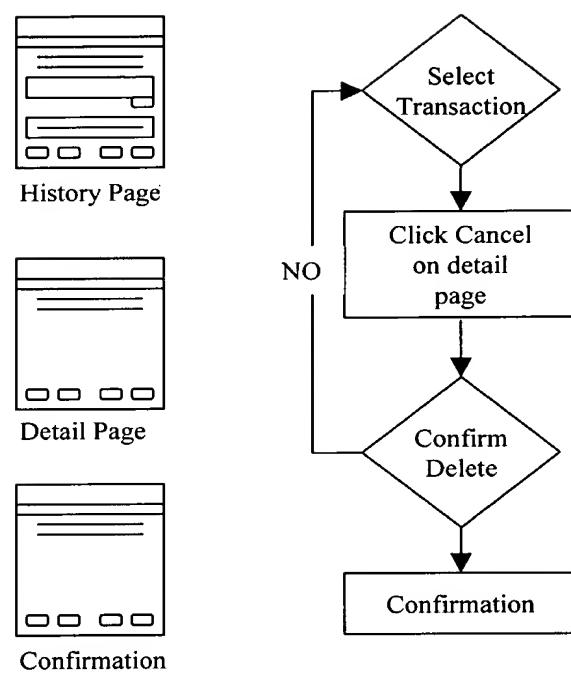


FIG. 20

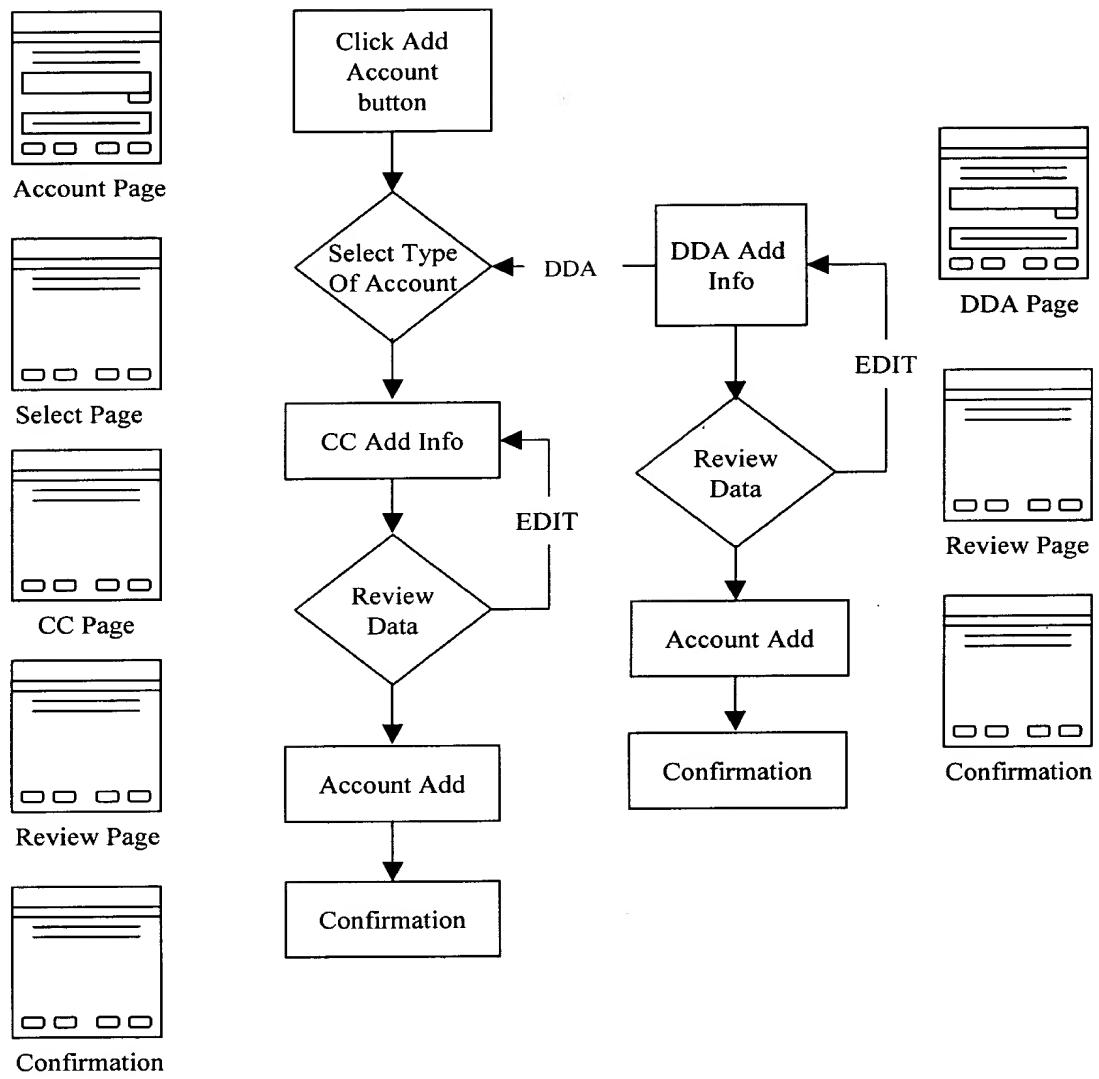


FIG. 21

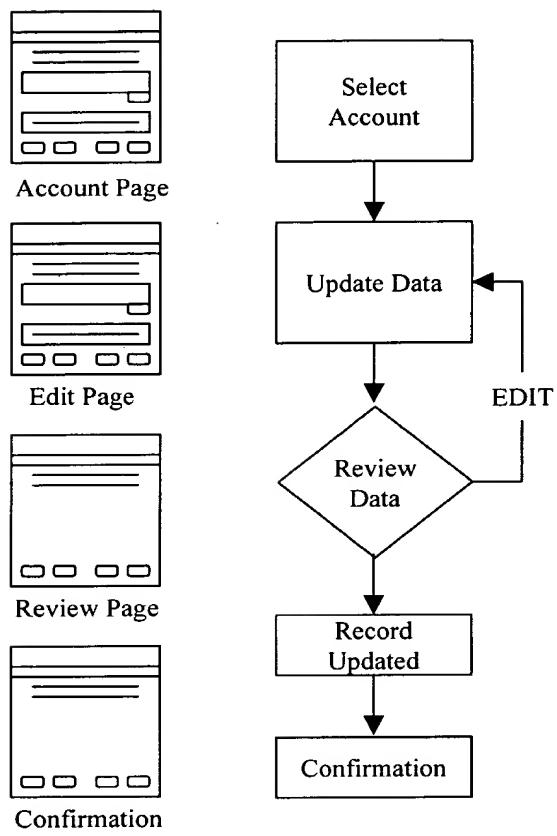


FIG. 22

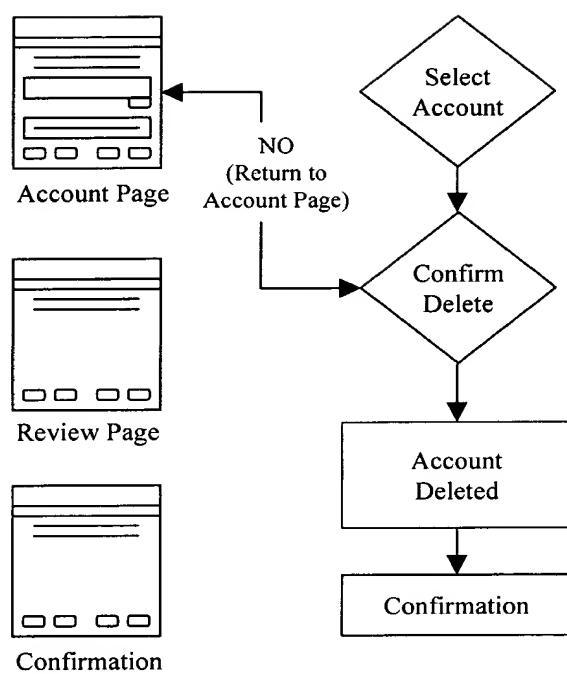


FIG. 23

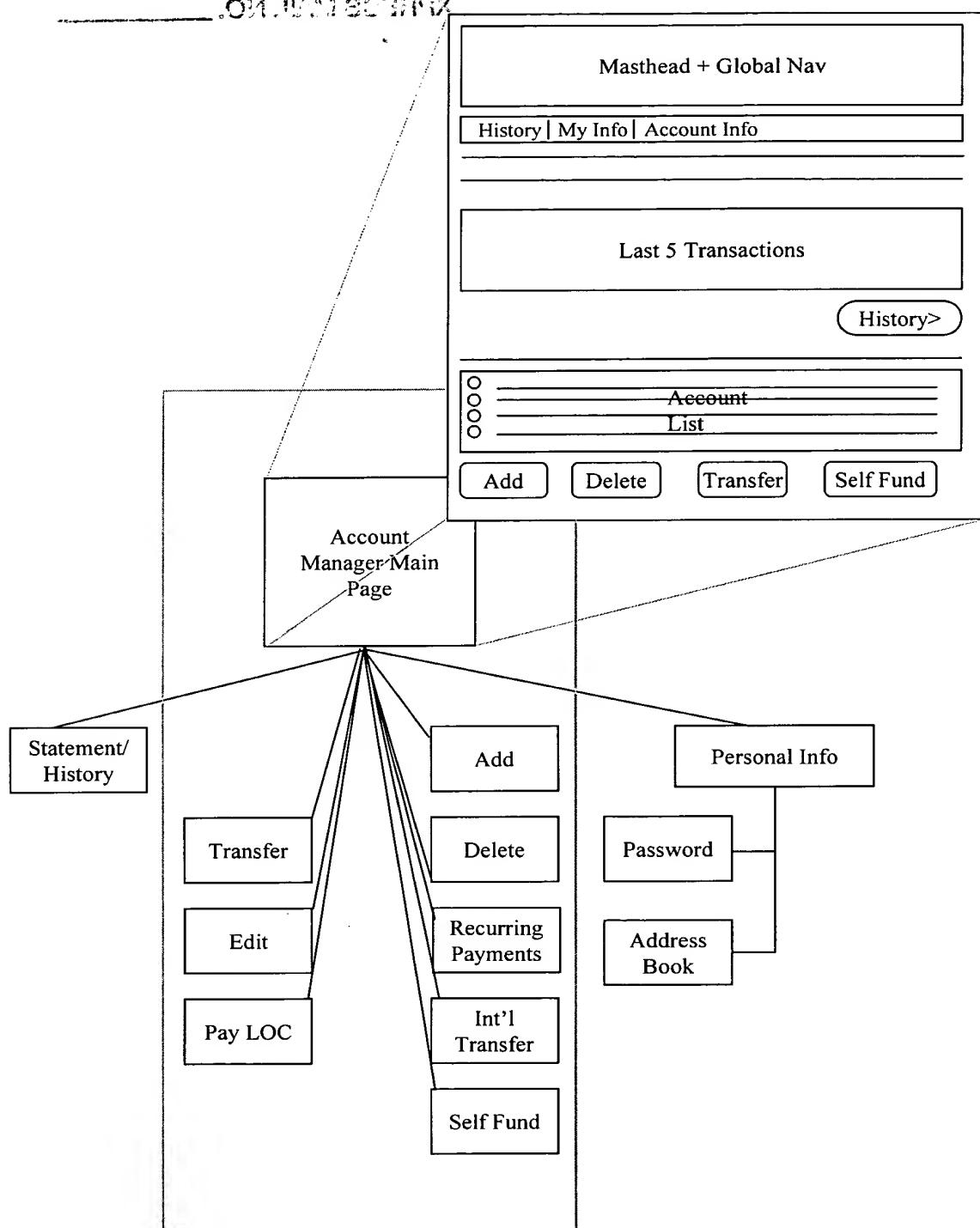


FIG. 24

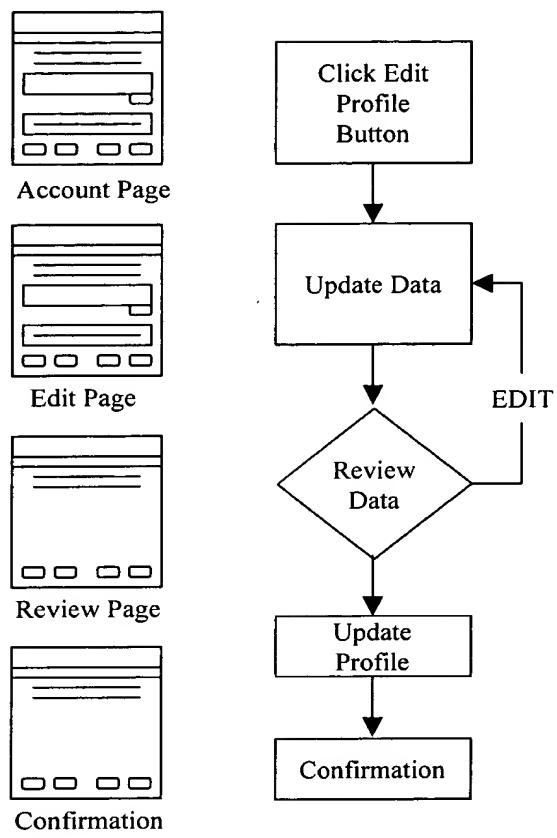


FIG. 25